

**DEPARTMENT OF INSURANCE****Legal Division, Rate Enforcement Bureau**

45 Fremont Street, 21st Floor  
San Francisco, CA 94105



**NOTICE OF WORKSHOP  
REGARDING TITLE INSURANCE COMPETITION REPORT AND  
IMPLICATIONS FOR RATE REGULATION**

RH05049799

December 15, 2005

Pursuant to the provisions of California Government Code Section 11346.45, the California Department of Insurance ("Department") hereby invites all interested persons to attend a workshop to discuss the findings set forth in *Report to the California Insurance Commissioner: An Analysis of Competition in the California Title Insurance and Escrow Industry* by Economist Birny Birnbaum. The Report is posted on the Department's website for public review at the following location: <http://www.insurance.ca.gov/etc/garamendi-report-12-15-05.cfm>. The workshop is scheduled to be held as follows:

Thursday, January 5, 2005 -- 10:30 a.m.  
California Department of Insurance  
45 Fremont Street, 22nd Floor Hearing Room  
San Francisco, CA 94105

The purpose of the workshop will be to discuss the findings of the Report and its implications for rate regulation in the title-insurance and escrow markets. The Department invites all interested parties to present oral or written comments at the workshop to address the findings and implications of the Report. Submission of written comments in advance of the workshop, preferably by e-mail, is encouraged. The Department plans to develop a service list for this proceeding. Any person who would like to be added to the e-mail service list for this matter will have an opportunity to designate an e-mail address on the sign-in sheet which will be provided at the workshop. Alternatively, any person who would like to be added to the e-mail service list may send an e-mail request to Bryant Henley at the e-mail address printed below.

Following this workshop the Department anticipates beginning the formal regulation adoption process in accordance with the procedures set forth in California Government Code Section 11346 *et seq.*

Any questions regarding this Notice, and any written comments submitted, should be directed to:

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